

City of Green Bay
Long Term Disability Insurance
Rate Information

Age	90 Day EP	180 Day EP
< 25 Years	\$0.22	\$0.13
25 – 29	\$0.27	\$0.18
30 – 34	\$0.39	\$0.28
35 – 39	\$0.55	\$0.41
40 – 44	\$0.72	\$0.55
45 – 49	\$1.03	\$0.79
50 – 54	\$1.41	\$1.07
55 – 59	\$1.82	\$1.40
60 – 64	\$1.86	\$1.44
65 – 69	\$2.36	\$1.98
70 +	\$3.04	\$2.40

*LTD rates are based on five-year increments. Rates increase as you age.

LTD Cost Calculation

To calculate the per-paycheck cost complete the calculations below.

NOTE: If your annual salary exceeds: \$120,000 use \$120,000 as your annual salary in the calculation

* Final cost may vary slightly due to rounding.

$\frac{\text{Monthly Salary}}{100} = \text{Your Rate} \times \text{Monthly Premium} \times 12 = \text{Annual Premium}$
90 DAY

$\frac{\text{Monthly Salary}}{100} = \text{Your Rate} \times \text{Monthly Premium} \times 12 = \text{Annual Premium}$
180 DAY

Underwritten by:

Unum Life Insurance Company of America
2211 Congress Street, Portland, ME 04122